

Homeowners Insurance
Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2008 Complaint Report

Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2006-2008	Average Annual Premium 2006- 2008	Average Market Share 2006- 2008	Complaint Index
20699	Ace Property & Casualty Insurance Company	0	\$120,052	0.0%	0
14184	Acuity A Mutual Insurance Company	0	\$1,776,129	0.1%	0
10324	Addison Insurance Company	0	\$502,272	0.0%	0
33898	Aegis Security Insurance Company	0	\$138,927	0.0%	0
10014	Affiliated FM Insurance Company	0	\$2,122,484	0.2%	0
19402	AIG Casualty Company	0	\$224,217	0.0%	0
19186	Alliance Insurance Company Inc	5	\$2,391,096	0.2%	180
42579	Allied Property & Casualty Insurance Company	14	\$10,561,428	0.8%	114
19240	Allstate Indemnity Company	44	\$24,831,287	1.8%	153
19232	Allstate Insurance Company	44	\$20,011,586	1.4%	189
17230	Allstate Property & Casualty Insurance Company	38	\$27,546,469	2.0%	119
19100	AMCO Insurance Company	9	\$17,696,280	1.3%	44
21849	American Automobile Insurance Company	3	\$9,677,171	0.7%	27
10111	American Bankers Insurance Company Of FL	13	\$1,742,234	0.1%	643
19690	American Economy Insurance Company	0	\$304,028	0.0%	0
23450	American Family Home Insurance Company	4	\$1,636,501	0.1%	211
19275	American Family Mutual Insurance Company	211	\$248,925,441	17.8%	73
24066	American Fire & Casualty Company	0	\$441,112	0.0%	0
19380	American Home Assurance Company	1	\$614,378	0.0%	140
21857	American Insurance Company The	1	\$1,299,477	0.1%	66
32220	American International Insurance Company	0	\$2,195,559	0.2%	0
23469	American Modern Home Insurance Co	11	\$4,163,571	0.3%	228
38652	American Modern Select Insurance Company	2	\$1,154,959	0.1%	149
39942	American National General Insurance Company	1	\$241,887	0.0%	356
28401	American National Property & Casualty Co	13	\$11,136,624	0.8%	101
19615	American Reliable Insurance Company	3	\$966,430	0.1%	267
42978	American Security Insurance Company	8	\$14,957,752	1.1%	46
41998	American Southern Home Insurance Company	0	\$36,170	0.0%	0
19704	American States Insurance Company	2	\$1,763,727	0.1%	98
19488	Amerisure Insurance Company	0	\$597	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$10,801	0.0%	0
27928	Amex Assurance Company	1	\$273,602	0.0%	315
19976	AMICA Mutual Insurance Company	1	\$1,528,284	0.1%	56
41459	Armed Forces Insurance Exchange	0	\$1,454,740	0.1%	0
21865	Associated Indemnity Corporation	1	\$447,010	0.0%	193
19895	Atlantic Mutual Insurance Company- <i>Suspended</i>	0	\$298,280	0.0%	0
13412	Austin Mutual Insurance Company	0	\$104,770	0.0%	0
27235	Auto Club Family Insurance Company	51	\$31,947,485	2.3%	138
18988	Auto Owners Insurance Company	10	\$15,530,174	1.1%	55
19062	Automobile Ins Co Of Hartford CT	5	\$3,273,159	0.2%	132
33022	AXA Insurance Company	0	\$117,595	0.0%	0
24813	Balboa Insurance Company	10	\$3,295,814	0.2%	261
18279	Bankers Standard Insurance Company	0	\$127,129	0.0%	0
37540	Beazley Insurance Company Inc	0	\$5,632	0.0%	0
41394	Benchmark Insurance Company	0	\$479,512	0.0%	0

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20117	California Casualty Indemnity Exchange	3	\$844,483	0.1%	306
20125	California Casualty Insurance Company	0	\$277	0.0%	0
15725	Cameron Mutual Insurance Company	18	\$17,003,626	1.2%	91
19909	Centennial Insurance Company- <i>Suspended</i>	0	\$255,276	0.0%	0
25615	Charter Oak Fire Insurance Co The	3	\$476,752	0.0%	542
10052	Chubb National Insurance Company	0	\$595,473	0.0%	0
18767	Church Mutual Insurance Company	0	\$157,431	0.0%	0
10677	Cincinnati Insurance Company The	3	\$4,729,508	0.3%	55
31534	Citizens Insurance Company Of America	0	\$34,133	0.0%	0
10315	Civic Property & Casualty Co	6	\$1,958,644	0.1%	264
20532	Clarendon National Insurance Company	0	\$10,492	0.0%	0
40371	Columbia Mutual Insurance Company	3	\$4,959,654	0.4%	52
19640	Columbia National Insurance Company	3	\$3,995,990	0.3%	65
10204	Consumers Insurance USA Inc	0	\$148,485	0.0%	0
20990	Country Mutual Insurance Company	21	\$9,200,264	0.7%	197
10847	Cumis Insurance Society Inc	0	\$181	0.0%	0
42587	Depositors Insurance Company	1	\$1,708,308	0.1%	50
42048	Diamond State Insurance Company	0	\$247,434	0.0%	0
40649	Economy Premier Assurance Company	3	\$4,120,550	0.3%	63
21261	Electric Insurance Company	4	\$2,609,145	0.2%	132
21407	Emcasco Insurance Company	0	\$330,898	0.0%	0
21326	Empire Fire & Marine Insurance Co	4	\$255,670	0.0%	1,348
21415	Employers Mutual Casualty Company	0	\$130,767	0.0%	0
15130	Encompass Indemnity Company	11	\$2,956,872	0.2%	320
10071	Encompass Insurance Company Of America	3	\$1,741,693	0.1%	148
10318	Exact Property & Casualty	0	\$29,541	0.0%	0
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
12345	Farm Bureau New Horizons Ins Co of MO	0	\$929,791	0.1%	0
26859	Farm Bureau Town & Country Ins Co Of MO	96	\$56,297,348	4.0%	147
19194	Farmers Alliance Mutual Insurance Company	13	\$4,517,096	0.3%	248
21652	Farmers Insurance Exchange	26	\$9,559,611	0.7%	234
16381	Farmers Union Cooperative Insurance Company	0	\$2,689	0.0%	0
13838	Farmland Mutual Insurance Company	0	\$2,399	0.0%	0
20281	Federal Insurance Company	1	\$1,720,011	0.1%	50
11118	Federated Rural Electric Insurance Exchange	0	\$1,263,908	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$59,398	0.0%	0
25180	Fidelity National Insurance Company	30	\$5,451,498	0.4%	474
21660	Fire Insurance Exchange	39	\$27,471,981	2.0%	122
21873	Firemans Fund Insurance Company	1	\$3,819,575	0.3%	23
10336	First Acceptance Insurance Company Inc	0	\$66,581	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$23,854	0.0%	0
33588	First Liberty Insurance Corp The	0	\$223	0.0%	0
24724	First National Insurance Company Of America	0	\$58,167	0.0%	0
11185	Foremost Insurance Company	20	\$8,553,062	0.6%	201
11800	Foremost Property & Casualty Insurance Co	5	\$1,626,638	0.1%	265

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41513	Foremost Signature Insurance Company	5	\$4,849,614	0.3%	89
21253	Garrison Property & Casualty Insurance Co	0	\$322,812	0.0%	0
24732	General Insurance Company Of America	0	\$322,500	0.0%	0
11231	Generali U S Branch	0	\$656,758	0.0%	0
41343	Gerling America Insurance Company	0	\$43,219	0.0%	0
23809	Granite State Insurance Company	0	\$1,265,857	0.1%	0
26344	Great American Assurance Company	0	\$12,649	0.0%	0
16691	Great American Insurance Company	0	\$118,748	0.0%	0
22136	Great American Insurance Company Of NY	0	\$14,711	0.0%	0
20303	Great Northern Insurance Company	0	\$7,946,875	0.6%	0
42331	Guideone America Insurance Company	1	\$151,907	0.0%	567
15032	Guideone Mutual Insurance Company	17	\$3,079,464	0.2%	476
14559	Guideone Specialty Mutual Insurance Company	0	\$29,814	0.0%	0
22292	Hanover Insurance Company The	0	\$41,530	0.0%	0
10829	Harbor Point Reinsurance US Inc	0	\$9	0.0%	0
26433	Harco National Insurance Company	0	\$149,826	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$116,541	0.0%	739
29424	Hartford Casualty Insurance Co	1	\$1,167,761	0.1%	74
19682	Hartford Fire Insurance Company	1	\$174,476	0.0%	494
30104	Hartford Underwriters Insurance Company	12	\$8,562,037	0.6%	121
31550	Haulers Insurance Company Inc	0	\$132,471	0.0%	0
20419	Homesite Indemnity Company	39	\$5,281,305	0.4%	636
22578	Horace Mann Insurance Company	1	\$372,861	0.0%	231
29068	IDS Property Casualty Insurance Company	0	\$1,085,095	0.1%	0
23817	Illinois National Insurance Company	0	\$7,845	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$1,350,042	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$71,161	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$936,834	0.1%	0
10914	Kemper Independence Insurance Company	1	\$886,661	0.1%	97
23035	Liberty Mutual Fire Insurance Company	19	\$19,372,896	1.4%	84
14400	Lititz Mutual Insurance Company	10	\$7,844,612	0.6%	110
28932	Markel American Insurance Company	0	\$101,480	0.0%	0
38970	Markel Insurance Company	0	\$51,418	0.0%	0
22306	Massachusetts Bay Insurance Company	2	\$62,205	0.0%	2,770
31968	Merastar Insurance Company	0	\$48,875	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	0	\$14,070	0.0%	0
24821	Meritplan Insurance Company	0	\$252,759	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	3	\$1,825,159	0.1%	142
26298	Metropolitan Property & Casualty Insurance Co	12	\$4,723,421	0.3%	219
27014	MFS Mutual Insurance Company	0	\$9,993	0.0%	0
21687	Mid Century Insurance Company	62	\$40,385,701	2.9%	132
23434	Middlesex Insurance Company	1	\$1,272,361	0.1%	68
23515	Midwestern Indemnity Company The	11	\$11,426,099	0.8%	83
40185	Millers Classified Insurance Company	2	\$1,740,033	0.1%	99
14583	Millers First Insurance Company	5	\$2,257,725	0.2%	191

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00103	Missouri Property Insurance Placement Facility	13	\$2,542,902	0.2%	440
23655	Modern Service Insurance Company	0	\$3,768	0.0%	0
11878	Mutualaid Exchange	0	\$385,808	0.0%	0
11991	National Casualty Company	5	\$1,379,432	0.1%	312
15474	National Lloyds Insurance Company	6	\$1,389,464	0.1%	372
21881	National Surety Corporation	0	\$824,796	0.1%	0
19445	National Union Fire Ins Co of Pittsburgh	0	\$648	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	1	\$4,304,178	0.3%	20
28223	Nationwide Agribusiness Insurance Company	0	\$19,940	0.0%	0
25453	Nationwide Insurance Company Of America	4	\$2,584,083	0.2%	133
23787	Nationwide Mutual Insurance Company	4	\$6,878,110	0.5%	50
10317	Neighborhood Spirit Property & Casualty Co	1	\$101,824	0.0%	846
23841	New Hampshire Insurance Company	0	\$22,272	0.0%	0
21105	North River Insurance Company The	0	\$4,819	0.0%	0
34630	Oak River Insurance Company	0	\$348,160	0.0%	0
24074	Ohio Casualty Insurance Company	1	\$421,662	0.0%	204
36625	Old Reliable Casualty Company	23	\$3,326,734	0.2%	596
21970	Onebeacon Insurance Company	0	\$2,993,059	0.2%	0
32700	Owners Insurance Company	2	\$2,522,102	0.2%	68
20346	Pacific Indemnity Company	1	\$2,647,591	0.2%	33
32859	Penn America Insurance Company	0	\$1,356	0.0%	0
14982	Penn Millers Insurance Company	0	\$23,071	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$723,103	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$469,397	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$23,479	0.0%	0
37257	Praetorian Insurance Company	1	\$15,256	0.0%	5,647
24260	Progressive Casualty Insurance Company	19	\$5,639,822	0.4%	290
37834	Progressive Preferred Insurance Company	0	\$148,351	0.0%	0
34690	Property & Casualty Insurance Co of Hartford	12	\$8,562,778	0.6%	121
39217	QBE Insurance Corporation	0	\$370,399	0.0%	0
11853	Ranchers & Farmers Insurance Company	0	\$407	0.0%	0
24449	Regent Insurance Company	0	\$305	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$438,309	0.0%	0
24740	Safeco Insurance Company Of America	42	\$37,790,271	2.7%	96
16551	Savers Property & Casualty Insurance Company	0	\$8,021	0.0%	0
15580	Scottsdale Indemnity Company	0	\$5,515	0.0%	0
22543	Secura Insurance A Mutual Company	3	\$678,524	0.0%	381
10239	Secura Supreme Insurance Company	1	\$1,857,000	0.1%	46
19879	Security National Insurance Company	0	\$93,338	0.0%	0
10936	Seneca Insurance Company Inc	0	\$48,383	0.0%	0
11000	Sentinel Insurance Company Ltd	9	\$2,764,697	0.2%	280
24988	Sentry Insurance A Mutual Company	6	\$2,249,086	0.2%	230
23361	Shelter General Insurance Company	2	\$1,200,613	0.1%	144
23388	Shelter Mutual Insurance Company	114	\$103,282,617	7.4%	95
11126	Sompo Japan Insurance Company Of America	0	\$25,812	0.0%	0

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19216	Southern Insurance Company	1	\$664,932	0.0%	130
24775	St Paul Guardian Insurance Company	0	\$9,592	0.0%	0
19070	Standard Fire Insurance Company	45	\$25,879,122	1.8%	150
42986	Standard Guaranty Insurance Company	0	\$137,778	0.0%	0
40045	Starnet Insurance Company	0	\$42,365	0.0%	0
25127	State Auto Property & Casualty Insurance Co	4	\$5,359,641	0.4%	64
25143	State Farm Fire & Casualty Company	246	\$332,364,650	23.7%	64
12831	State National Insurance Company Inc	0	\$19,606	0.0%	0
22683	Teachers Insurance Company	0	\$1,060,018	0.1%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$87,596	0.0%	0
28886	Transguard Ins Co of America Inc	0	\$39,241	0.0%	0
27998	Travelers Home & Marine Insurance Company	11	\$8,597,556	0.6%	110
25658	Travelers Indemnity Company	1	\$348,833	0.0%	247
25666	Travelers Indemnity Company Of America	2	\$1,323,792	0.1%	130
25682	Travelers Indemnity Company Of Connecticut	0	\$126,099	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$208,316	0.0%	0
19887	Trinity Universal Insurance Company	0	\$6,652	0.0%	0
15954	Trinity Universal Insurance Company Of Kansas	0	\$26,132	0.0%	0
29459	Twin City Fire Insurance Company	1	\$264,500	0.0%	326
21423	Union Insurance Company Of Providence	2	\$637,177	0.0%	270
13021	United Fire & Casualty Company	5	\$819,606	0.1%	526
21776	United Security Insurance Company	0	\$8,557	0.0%	0
25941	United Services Automobile Association	5	\$17,925,101	1.3%	24
21113	United States Fire Insurance Company	0	\$2,996,156	0.2%	0
25909	Unitrin Preferred Insurance Company	1	\$884,616	0.1%	97
25968	USAA Casualty Insurance Company	2	\$8,697,838	0.6%	20
18600	USAA General Indemnity Company	0	\$192,000	0.0%	0
20397	Vigilant Insurance Company	1	\$3,281,458	0.2%	26
44393	West American Insurance Company	1	\$1,042,439	0.1%	83
21121	Westchester Fire Insurance Company	0	\$1,113,221	0.1%	0
24112	Westfield Insurance Company	0	\$17,878	0.0%	0
Total		1,627	\$1,401,697,926	100.0%	.